

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Bernadette Ebert-Johnson
Debtor

Case No. 16-01577-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: karendavi
Form ID: 309A

Page 1 of 2
Total Noticed: 39

Date Rcvd: Oct 13, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2016.

db +Bernadette Ebert-Johnson, 835 Hidden Lake Drive, East Stroudsburg, PA 18302-9169
aty +Joseph Angelo Dessoie, Phelan Hallinan, LLP, 1617 JFK BLVD, Suite 1400,
Philadelphia, PA 19103-1814
aty +Joshua I Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
tr +William G Schwab (Trustee), William G Schwab and Associates, 811 Blakeslee Blvd Drive East,
PO Box 56, Lehighton, PA 18235-0056
4776818 +Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
4776819 Berwick Gas Sales, 320 West Ninth Streer, Berwick, PA 18603
4776822 +Chase Mtg, P.O. Box 24696, Columbus, OH 43224-0696
4776823 +Cnac - Pal01, 2460 Freemansburg Ave, Easton, PA 18042-5318
4776824 +Commercial Acceptance, 2300 Gettysburg Rd, Camp Hill, PA 17011-7303
4776825 +Daniel Santucci, Esq., Midland Funding, LLC, 1 International Plaza 5th Floor,
Philadelphia, PA 19113-1510
4809384 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
4776827 +Heller's Gas, 500 North Poplar Street, Berwick, PA 18603-1526
4823078 +JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Correspondence Mail,
Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203-4774
4776828 +Kramer Sheds, 256 Stadden Rd., Tannersville, PA 18372-7941
4776829 Met-Ed, 76 S Main Street, A-RPC, Akron, OH 44308-1890
4783543 +Met-Ed, A FirstEnergy Company, FirstEnergy, 331 Newman Springs Rd Building 3,
Red Bank, NJ 07701-5688
4776830 +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
4817277 +Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
4821286 +Newman Williams et al, PO Box 511, 712 Monroe Street, Stroudsburg, PA 18360-2131
4776831 +Nicholas Charles Haros, Esq., 802 Main Street, Stroudsburg, PA 18360-1602
4776832 Nuwave Oven, PO Box 406, Farmingdale, NY 11735-0406
4810507 +OneMain Financial Group, LLC asf Wells Fargo Bank,, 605 Munn Rd, Ft Mill, SC 29715-8421
4776833 +Onemain Fi, Po Box 499, Hanover, MD 21076-0499
4776835 +Robert J. Kidwell, PO Box 511, Stroudsburg, PA 18360-0511
4776836 +SLC Lawn Care, Inc., Strauser Nature's Helpers DBA, 2193 Milford Rd.,
East Stroudsburg, PA 18301-8276
4776839 +Thomas E. Mincer, Esq., 106 W. High Street, Milford, PA 18337-1618
4776840 +Winona Lakes Property Owners Assoc, 112 Ski Lodge Circle, East Stroudsburg, PA 18302-6918
4821326 +Winona Lakes Property Owners Association, c/o Young & Haros, LLC, 802 Main Street,
Stroudsburg, PA 18360-1602

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jmartin@martin-law.net Oct 13 2016 18:59:06 John J. Martin,
Law Offices John J. Martin, 1022 Court Street, Honesdale, PA 18431
tr +E-mail/Text: wschwab@iq7technology.com Oct 13 2016 18:59:28 William G Schwab (Trustee),
William G Schwab and Associates, 811 Blakeslee Blvd Drive East, PO Box 56,
Lehighton, PA 18235-0056
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Oct 13 2016 18:59:16 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
4776820 EDI: CAPITALONE.COM Oct 13 2016 18:58:00 Capital One Bank Usa N, 15000 Capital One Dr,
Richmond, VA 23238
4787777 EDI: CAPITALONE.COM Oct 13 2016 18:58:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
4776821 +E-mail/Text: bankruptcy@cavps.com Oct 13 2016 18:59:20 Cavalry Portfolio Services< LLC,
500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2322
4820534 +E-mail/Text: bankruptcy@cavps.com Oct 13 2016 18:59:20 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
4776826 +E-mail/Text: bankruptcy.notices@hdfsl.com Oct 13 2016 18:59:26 Esb/harley Davidson Cr,
Po Box 21829, Carson City, NV 89721-1829
4822032 EDI: PRA.COM Oct 13 2016 18:58:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4776834 +EDI: PRA.COM Oct 13 2016 18:58:00 Portfolio Recovery Associates, LLC,
120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
4776837 +E-mail/Text: clientservices@sourcerm.com Oct 13 2016 18:59:25 Source Receivables Mng,
4615 Dundas Dr Ste 102, Greensboro, NC 27407-1761
4776838 +EDI: RMSC.COM Oct 13 2016 18:58:00 Synch/jcp, 4125 Windward Plaza,
Alpharetta, GA 30005-8738

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

tr* +William G Schwab (Trustee), William G Schwab and Associates, 811 Blakeslee Blvd Drive East,
PO Box 56, Lehighton, PA 18235-0056

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2016 at the address(es) listed below:

John J. Martin on behalf of Debtor Bernadette Ebert-Johnson jmartin@martin-law.net,
kmartin@martin-law.net;nmundy@martin-law.net;jashley@martin-law.net;mmacleary@martin-law.net
Joseph Angelo Dessoie on behalf of Creditor Harley-Davidson Credit Corp pamb@fedphe.com
Joshua I Goldman on behalf of Creditor JPMorgan Chase Bank, National Association
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov
William G Schwab (Trustee) schwab@uslawcenter.com,
wschwab@iq7technology.com;ecf@uslawcenter.com

TOTAL: 5

Information to identify the case:

Debtor 1 **Bernadette Ebert-Johnson**

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2737**

EIN -- --

Social Security number or ITIN -- --

EIN -- --

United States Bankruptcy Court **Middle District of Pennsylvania**Date case filed in chapter **13** **April 13, 2016**Case number: **5:16-bk-01577-JJT**Date case converted to chapter **7** **October 4, 2016****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Bernadette Ebert-Johnson	
2. All other names used in the last 8 years		
3. Address	835 Hidden Lake Drive East Stroudsburg, PA 18302	
4. Debtor's attorney Name and address	John J. Martin Law Offices John J. Martin 1022 Court Street Honesdale, PA 18431	Contact phone 570 253-6899 Email: jmartin@martin-law.net
5. Bankruptcy trustee Name and address	William G Schwab (Trustee) William G Schwab and Associates 811 Blakeslee Blvd Drive East PO Box 56 Lehighton, PA 18235	Contact phone 610 377-5200 Email: schwab@uslawcenter.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 274 Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500 Date: October 13, 2016
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 29, 2016 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: Council Chambers, Hazleton City Hall, 40 N. Church St, Hazleton, PA 18201
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: January 28, 2017 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	